

SAMPLE DISCLOSURE FORM

Section 37-7-108 (3)(a)&(b)

Your disclosure form **must contain** the following statements. No other words can be added to the statements, unless otherwise noted. If adding other statements or disclosures to the same page, please provide adequate spacing between the mandatory disclosures and the additions.

1. Credit counseling services are not suitable for all consumers and you may request information about other ways, including bankruptcy, to deal with indebtedness.
2. The credit counseling services offered by the provider do not include secured debt, such as mortgages, car loans, enter most common types of secured debt. (This statement is not required if you do offer services covering secured debt).